

DECLARATION - USA PATENT APPLICATION

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name;

I believe I am an original, first and joint inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled **SYSTEMS AND METHODS FOR ASSESSING THE RISK OF A FINANCIAL TRANSACTION USING BIOMETRIC INFORMATION**; the specification of which is attached hereto;

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above;

I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, § 1.56.

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful, false statements may jeopardize the validity of the application or any patent issued thereon.

Full name of first inventor: **Lisa C. Tidwell**

Inventor's signature *Lisa C. Tidwell*

Date 11/12/2003

Residence: **11511 Echo Hollow Street, Houston, Texas 77024**

Citizenship: **USA**

Post Office Address: **Same As Above**

Full name of Second inventor: **Amy L. Swift**

Inventor's signature _____

Date _____

Residence: **15469 Mountain View Lane, Frisco, Texas 75035**

Citizenship: **USA**

Post Office Address: **Same As Above**

Full name of Third inventor: **Cassandra Mollett**

Inventor's signature *Cassandra Mollett*

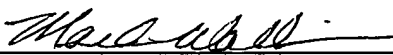
Date 11/12/2003

Residence: **1735 Lexington, Houston, Texas 77098**

Citizenship: **USA**

Post Office Address: **Same As Above**

Full name of Fourth inventor: **Mark Wallin**

Inventor's signature 

Date 11/19/2003

Residence: **7415 Guinevere Drive, Sugar Land, Texas 77479**

Citizenship: **USA**

Post Office Address: **Same As Above**

Full name of Fifth inventor: **Lance D. Pate**

Inventor's signature _____


Date _____

Residence: **102 Brookwood, Victoria, Texas 77901**

Citizenship: **USA**

Post Office Address: **Same As Above**

Full name of Sixth inventor: **Charles R. Williams**

Inventor's signature 

Date 11/13/2003

Residence: **3309 Lakeway Lane, Pearland, Texas 77584**

Citizenship: **USA**

Post Office Address: **Same As Above**

Send Correspondence To:
KNOBBE, MARTENS, OLSON & BEAR, LLP
Customer No. 20,995

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Inventor's signature _____

Date _____

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Post Office Address: **Same As Above**

Full name of Fifth inventor: **Lance D. Pate**

Inventor's signature Lance D. Pate

Date 11/10/03

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Post Office Address: **Same As Above**

Full name of Sixth inventor: **Charles R. Williams**

Inventor's signature _____

Date _____

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Tidwell, et al.)
)
App. No. : Unknown)
)
Filed : Filed Herewith)
)
For : SYSTEMS AND METHODS FOR)
ASSESSING THE RISK OF A)
FINANCIAL TRANSACTION)
USING BIOMETRIC INFORMATION)
)
Examiner : Unknown)

ESTABLISHMENT OF RIGHT OF ASSIGNEE TO TAKE ACTION
AND
REVOCAION AND POWER OF ATTORNEY

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

The undersigned is empowered to act on behalf of the assignee below (the "Assignee"). A true copy of the original Assignment of the above-captioned application from the inventor(s) to the Assignee is attached hereto. This Assignment represents the entire chain of title of this invention from the Inventor(s) to the Assignee.

I declare that all statements made herein are true, and that all statements made upon information and belief are believed to be true, and further, that these statements were made with the knowledge that willful, false statements and the like so made are punishable by fine or imprisonment, or both, under 18 U.S.C. § 1001, and that willful, false statements may jeopardize the validity of the application, or any patent issuing thereon.

The undersigned hereby revokes any previous powers of attorney in the subject application, and hereby appoints the registrants of Knobbe, Martens, Olson & Bear, LLP, 2040 Main Street, Fourteenth Floor, Irvine, California 92614, Telephone


App. No. : Unknown
Filed : Filed Herewith

(949) 760-0404, **Customer No. 20,995**, as its attorneys with full power of substitution and revocation to prosecute this application and to transact all business in the U.S. Patent and Trademark Office connected herewith. This appointment is to be to the exclusion of the inventor(s) and his attorney(s) in accordance with the provisions of 37 C.F.R. § 3.71.

Please use **Customer No. 20,995** for all communications.

First Data Corporation

Dated: 11/24/03

By: 
Ken Algiene

Title: Assistant Secretary

Address: 12500 East Belford Avenue
Suite M21A2
Englewood, CO 80112-5939

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111903

Application No.: Unknown
Filing Date: Filed Herewith

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Page 1


ASSIGNMENT

WHEREAS, We, Lisa C. Tidwell, a USA citizen, residing at 11511 Echo Hollow Street, Houston, Texas 77024, Amy L. Swift, a USA citizen, residing at 15469 Mountain View Lane, Frisco, Texas 75035; Cassandra Mollett, a USA citizen, residing at 1735 Lexington, Houston, Texas 77098; Mark Wallin, a USA citizen, residing at 7415 Guinevere Drive, Sugar Land, Texas 77479; Lance D. Pate, a USA citizen, residing at 102 Brookwood, Victoria, Texas 77901; and Charles R. Williams, a USA citizen, residing at 3309 Lakeway Lane, Pearland, Texas 77584, have invented certain new and useful improvements in SYSTEMS AND METHODS FOR ASSESSING THE RISK OF A FINANCIAL TRANSACTION USING BIOMETRIC INFORMATION for which we have executed an application for Letters Patent in the United States, on even date herewith;

AND WHEREAS, First Data Corporation (hereinafter "ASSIGNEE"), a Delaware Corporation, with its principal place of business at 12500 East Belford Avenue, Suite M21A2, Englewood, CO 80112-5939, desires to acquire the entire right, title, and interest in and to the said improvements and the said Application:

NOW, THEREFORE, for good and valuable consideration, the receipt of which is hereby acknowledged, we, the said inventors, do hereby acknowledge that we have sold, assigned, transferred and set over, and by these presents do hereby sell, assign, transfer and set over, unto the said ASSIGNEE, its successors, legal representatives and assigns, the entire right, title, and interest throughout the world in, to and under the said improvements, and the said application and all provisional applications relating thereto, and all divisions, renewals and continuations thereof, and all Letters Patent of the United States which may be granted thereon and all reissues and extensions thereof, and all rights of priority under International Conventions and applications for Letters Patent which may hereafter be filed for said improvements in any country or countries foreign to the United States, and all Letters Patent which may be granted for said improvements in any country or countries foreign to the United States and all extensions, renewals and reissues thereof; and we hereby authorize and request the Commissioner of Patents of the United States, and any Official of any country or countries foreign to the United States, whose duty it is to issue patents on applications as aforesaid, to issue all Letters Patent for said improvements to the said ASSIGNEE, its successors, legal representatives and assigns, in accordance with the terms of this instrument.

AND WE HEREBY covenant and agree that we will communicate to the said ASSIGNEE, its successors, legal representatives and assigns, any facts known to us respecting said improvements, and testify in any legal proceeding, sign all lawful papers, execute all divisional, continuing and reissue applications, make all rightful oaths and generally do everything possible to aid the said ASSIGNEE, its successors, legal representatives and assigns, to obtain and enforce proper patent protection for said improvements in all countries.




Lisa C. Tidwell

Dated: 11/12/2003

Amy L. Swift


Amy L. Swift

Dated: _____



Cassandra Mollett

Dated: 11/12/2003



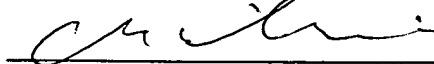
Mark Wallin

Dated: 11/19/2003

Lance D. Pate

Lance D. Pate

Dated: _____



Charles R. Williams

Dated: 11/13/2003

Application No.: Unknown
Filing Date: Filed Herewith

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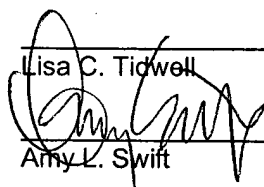
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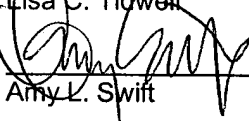
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Lisa C. Tidwell

Dated: _____



Amy L. Swift

Dated: 11-10-03

Cassandra Mollett

Dated: _____

Mark Wallin

Dated: _____

Lance D. Pate

Dated: _____

Charles R. Williams

Dated: _____

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Application No.: Unknown
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Amy L. Swift

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Cassandra Mollett

Dated: _____

Mark Wallin

Dated: _____


Lance D. Pate

Dated: 11/10/03

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